

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Geoffrey STIFF, et al.) Group Art Unit: 3694
Appn. No.: 10/083,250) Confirmation No. 2570
Filed: February 27, 2002) Examiner Jamie SWARTZ
)

For: SYSTEM AND METHOD FOR GUARANTEEING MINIMUM PERIODIC
RETIREMENT INCOME PAYMENTS USING AN ADJUSTMENT ACCOUNT

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

AMENDMENT

Sir:

In response to the pending Office Action dated December 11, 2008, Applicant respectfully requests favorable reconsideration of the above-identified patent application in view of the following amendments and remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.